

1 ERIC GWYNN LUNDBERG
2 SUSAN RANDALL LUNDBERG
3 1449 NW Lawnridge Ave.
4 Grants Pass, OR 97526
5 TELEPHONE: (541) 226-5818

6 DEBTORS PRO SE

FILED
DEC 18 2009
BANKRUPTCY COURT
OAKLAND, CALIFORNIA

7
8 UNITED STATES BANKRUPTCY COURT
9 NORTHERN DISTRICT OF CALIFORNIA – OAKLAND DIVISION
10

11 ERIC GWYNN LUNDBERG AND
12 SUSAN RANDALL LUNDBERG

13 Debtors

Case No. 09-70720-RJN

Chapter 7

R. S. No. JBA-1844

14 DECLARATION OF ERIC GWYNN
15 LUNDBERG IN SUPPORT OF OPPOSITION
16 TO MOTION FOR RELIEF FROM
17 AUTOMATIC STAY
18 (11 U.S.C. § 362 and Bankruptcy Rule 4001)

19 Date: January 6, 2009
20 Time: 10:30a.m.
21 Ctrm: 220

22 I, ERIC GWYNN LUNDBERG declare that:

23 1. I am the Debtor Pro Se in the above entitled Action and except for those
24 statements made on information and belief, make these statements of my own knowledge and if
25 called upon to do so, could testify competently thereto.

26 2. On December 7, 2009 I received in the U.S.Mail a letter from Freddie Mac
27 referencing Mortgage Number 193669637 and informing me that Freddie Mac is the owner of the
28 mortgage on the subject property. See Exhibit A attached hereto.

3. Exhibit A attached hereto is a true and correct copy of the letter I received from Freddie Mac informing me that they are the owner of the mortgage for the subject property.

4. On December 9, 2009 I attended the Meeting of Creditors pursuant to notice I received. The meeting was presided over by Bankruptcy Trustee Tevis T. Thompson.

5. On the record Trustee Tevis T. Thompson asked if there were any creditors present to question debtors Eric Gwynn Lundberg and Susan Randall Lundberg. No creditors identified themselves. There were no representatives of Movants Wells Fargo Bank present, who identified themselves as such, at the Meeting of Creditors.

6. The subject property located at 5520 Ogden Court, Concord Ca 94521 is in good repair and secure. I am informed and believe that there are no conditions present that affect or compromise the value or security of the subject property.

7. There are no grounds to grant Movants Request From Automatic Stay and Debtors respectfully request that said motion be denied.

I declare under the penalty of perjury that the foregoing is true and correct.

Executed this 15th day of December, 2009 at Grants Pass Oregon

Signed: Eric Gwynn Lundberg
Eric Gwynn Lundberg, Debtor Pro Se

December 7, 2009

E LUNDBERG
5520 OGDEN COURT
CONCORD, CA 94521

RE: Your Mortgage Loan #: 193669637

Dear Homeowner:

At Freddie Mac, we help make homeownership a reality for 10,000 people each day. But our commitment to homeownership doesn't end with the purchase of a house. We're also committed to helping you keep your home and protecting your investment.

Freddie Mac is the owner of your mortgage, and WELLS FARGO services the mortgage on our behalf. They have notified us that your mortgage payment has recently been delinquent, and our experience shows us that many foreclosures can be avoided if homeowners act quickly.

On our website, you can find information about the options that may be available to help you. Type the address below into your browser.

http://www.freddiemac.com/corporate/buyown/english/owning/avoid_foreclosure.html

In addition, we'd like you to know that the City of Oakley and the Home Equity Preservation Alliance are hosting a Foreclosure Information Workshop in Oakley, California on Saturday, December 12, 2009. This event is FREE and is available to you. Please see the enclosed flyer for more details.

Sincerely,

Freddie Mac's Loan Resolution Department

Notice to any recipient who has (a) filed bankruptcy or (b) received a discharge in bankruptcy: Please be advised that this letter constitutes neither a demand for payment of the captioned debt nor a notice of personal liability to any recipient hereof who may have received a discharge of such in accordance with the Bankruptcy Code or who may be subject to the automatic stay of section 362 of the bankruptcy code.

EXHIBIT A